



Order Filed on December 11,  
2018 by Clerk U.S. Bankruptcy  
Court District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY  
Caption in Compliance with D.N.J. LBR 9004-2(c)

**SCURA, WIGFIELD, HEYER,  
STEVENS & CAMMAROTA, LLP**  
1599 Hamburg Turnpike  
Wayne, New Jersey 07470  
Telephone: 973-696-8391  
David L. Stevens (Attorney ID 034422007)  
dtevens@scura.com  
Counsel for Debtor

In Re:  
Divya R. Patel

Debtor.

Chapter 11

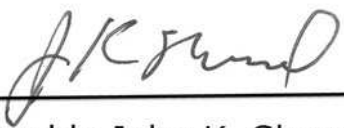
Case NO. 17-25230

Hon. John K. Sherwood

**ORDER AUTHORIZING THE DEBTOR TO ENTER INTO A LOAN  
MODIFICATION AGREEMENT**

The relief set forth on the following page, numbered two (2) through three (3), is hereby  
**ORDERED.**

**DATED: December 11,  
2018**

  
\_\_\_\_\_  
Honorable John K. Sherwood  
United States Bankruptcy Court

Debtors: Divya R. Pate;  
Case No.: 17-25230 (JKS)

Caption of Order: **Order Authorizing Debtor to Enter Into Loan Modification Agreement**

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THIS MATTER, having been brought to the Court on the Motion of the Debtor Divya R. Patel (the “Debtor”), by and through their counsel, Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, seeking an Order authorizing the Debtor to enter into the Loan Modification Agreement with the Secured Creditor, Bayview Loan Servicing, LLC (“Bayview”), concerning the mortgage loan encumbering the Debtors’ property located at 270 East Clinton Avenue. Tenaflly, NJ 07670 (the “Motion”); and the Court having considered the certification of counsel filed in support of the Motion (the “Certification”) with its exhibit and the arguments of counsel; and due notice having been given; and for good cause shown:

**IT IS ORDERED** that Bayview, and the Debtors are hereby authorized to enter into a loan modification; and it is further,

**ORDERED** that Bayview, solely in its capacity as servicer, shall deliver to the Debtor a fully executed copy of the Loan Modification Agreement pursuant to the proposed terms set forth in the exhibit attached to the Certification (the “Exhibit”) within thirty (30) days of the date upon which this Order is entered; and it is further,

**ORDERED** that should Bayview solely in its capacity as servicer, fail to provide the Debtor with a fully executed copy of the Loan Modification Agreement within thirty (30) days of the entry of this Order, this Order shall take effect as the Loan Modification Agreement between the parties, and shall continue to the maturity of the note and mortgage as extended pursuant to the terms set forth in the Exhibit attached to the Certification; and it is further,

Debtors: Divya R. Pate;  
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**ORDERED**, that the Debtors shall file an amended Plan and Schedule J within 14 days of  
the entry of this order

Certificate of Notice Page 4 of 4  
United States Bankruptcy Court  
District of New Jersey

In re:  
Divya R. Patel  
Debtor

Case No. 17-25230-JKS  
Chapter 11

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 2

Date Rcvd: Dec 11, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 13, 2018.

db +Divya R. Patel, 270 East Clinton Avenue, Tenafly, NJ 07670-2316  
aty +Scura, Wigfield, Heyer, Stevens & Cammarota, LLP, 1599 Hamburg Turnpike, PO Box 2031,  
Wayne, NJ 07470, 9 07474-2031

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 13, 2018

Signature: /s/Joseph Speetjens

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**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2018 at the address(es) listed below:

David L. Stevens on behalf of Accountant Nitin Bulsara dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
David L. Stevens on behalf of Debtor Divya R. Patel dstevens@scuramealey.com,  
ecfbkfilings@scuramealey.com;dsklar@scuramealey.com;tscialla@scuramealey.com;mmack@scura.com  
Denise E. Carlon on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Fran B. Steele on behalf of U.S. Trustee U.S. Trustee Fran.B.Steele@usdoj.gov  
Melissa S DiCerbo on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) nj-ecfmail@mwc-law.com, nj-ecfmail@ecf.courtdrive.com  
Rebecca Ann Solarz on behalf of Creditor THE BANK OF NEW YORK MELLON FKA THE BANK OF NEW YORK,  
AS TRUSTEE (CWALT 2006-9T1) rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7